

"EXHIBIT NO. 3"

I, Ezra C. Wachter, resident of Frederick City, in Frederick County, in the State of Maryland, do make, publish and declare this to be my last Will and Testament, in manner and form following, that is to say;-

After the payment of all my just debts and funeral expenses, I give, devise and bequeath all of my property and estate, real, personal and mixed, and wheresoever the same may be located as follows;-

I hereby authorize and direct my Executors hereinafter named to sell all of the real estate of which I shall die seized and possessed at public or private sale as in their judgment will be more advantageous, and in the event my wife Julia Ann B. Wachter will then be living, and will execute with my Executors a Deed to the purchaser or purchasers of my said real estate conveying to them her dower estate therein, I direct my said Executors to divide the nett proceeds arising therefrom into eight equal parts which I direct they shall pay over as follows;-

Unto my wife, Julia Ann B. Wachter, one of said eight equal parts.

Unto my daughter, Caroline S. Mort, wife of George Mort, one of said eight equal parts.

Unto my daughter, Emma S. Broadrup, wife of George Broadrup of Cumberland, Maryland, one of said eight equal parts.

Unto my son Reverdy A. Wachter of Cumberland, Maryland, one of said eight equal parts.

Unto my son Lloyd W. Wachter one of said eight equal parts.

Unto my daughter Addie C. Holtz, wife of Granville Holtz, one of said eight equal parts.

Unto the children of my deceased son Spencer E. Wachter one of said Eight equal parts to be equally divided among them who will be living at the time of my death, share and share alike.

Unto my son Harvey E. Wachter, one of said eight equal parts.

In the event my wife Julia Ann B. Wachter will be dead at the time of my death in that event I direct my Executors to divide the nett proceeds of said sale or sales of all my real estate of which I shall die seized and possessed into seven equal parts, and pay over the same as follows;-

Unto my daughter Caroline S. Mort, wife of George Mort one of said seven equal parts.

Unto my daughter Emma S. Broadrup of Cumberland, Maryland, wife of George Broadrup, one of said seven equal parts.